

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
TACOMA DIVISION**

In re:

DENICE I ARRIAGA
MARIO ARRIAGA
Debtor(s)

Case No. 04-51887-PBS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David M Howe, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/23/2004.
- 2) The plan was confirmed on 03/10/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/14/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/27/2007, 11/04/2008.
- 5) The case was completed on 04/26/2010.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor	\$80,990.00
Less amount refunded to debtor	\$15.00

NET RECEIPTS: **\$80,975.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,651.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,835.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,486.29**

Attorney fees paid and disclosed by debtor: \$306.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED INTERSTATE	Unsecured	NA	NA	NA	0.00	0.00
AMERIQUEST MORTGAGE	Unsecured	NA	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	NA	NA	NA	0.00	0.00
ARROW FINANCIAL SVCS INC	Unsecured	NA	NA	NA	0.00	0.00
BISHOP WHITE MARSHALL & WEIBE	Unsecured	NA	NA	NA	0.00	0.00
CAPITOL ONE	Unsecured	771.10	NA	NA	0.00	0.00
CHASE MANHATTAN MORTGAGE	Unsecured	NA	NA	NA	0.00	0.00
DIRECT TV	Unsecured	206.22	NA	NA	0.00	0.00
DSHS	Unsecured	1,184.90	0.00	1,184.90	248.83	0.00
DYNAMIC COLLECTORS	Unsecured	263.81	0.00	395.58	83.07	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,615.68	0.00	8,502.04	1,785.43	0.00
ER SOLUTIONS	Unsecured	NA	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF MARIN	Unsecured	623.99	NA	NA	0.00	0.00
GC SERVICES	Unsecured	NA	NA	NA	0.00	0.00
GC SERVICES	Unsecured	NA	NA	NA	0.00	0.00
GC SERVICES	Unsecured	NA	NA	NA	0.00	0.00
HOUSEHOLD FINANCE	Secured	22,175.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE	Secured	21,789.04	20,926.76	20,926.76	20,926.76	0.00
HOUSEHOLD FINANCE CORPORATIO	Unsecured	NA	NA	NA	0.00	0.00
JEANNIE M ADAMS MD	Unsecured	3,999.00	NA	NA	0.00	0.00
LAW OFFICES OF MICHELL N KAY	Unsecured	NA	NA	NA	0.00	0.00
LEWIS COUNTY CLERK	Unsecured	3,177.96	4,209.11	4,209.11	883.91	0.00
LEWIS COUNTY DISTRICT COURT	Unsecured	3,464.94	2,941.73	2,941.73	617.57	0.00
LEWIS COUNTY TREASURER	Priority	NA	NA	NA	0.00	0.00
LOWER COLUMBIA PATHOLOGISTS	Unsecured	63.00	NA	NA	0.00	0.00
MCI WORLDCOM	Unsecured	492.51	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	334.23	NA	NA	0.00	0.00
OCWEN FEDERAL BANK	Secured	6,540.00	0.00	7,634.48	7,634.48	0.00
OCWEN FEDERAL BANK	Secured	NA	42,925.24	42,925.24	42,925.24	0.00
PREMIER BANKCARD	Unsecured	531.79	0.00	531.79	111.68	0.00
PROFESSIONAL FORECLOSURE CORP	Unsecured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QWEST	Unsecured	352.45	0.00	670.02	140.70	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	0.00	623.99	131.04	0.00
THELMA A ADKINS	Unsecured	8,400.00	NA	NA	0.00	0.00
TOLEDO TAX & ACCOUNTING	Unsecured	74.00	NA	NA	0.00	0.00
UNITED STATES TREASURY	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$63,852.00	\$63,852.00	\$0.00
Mortgage Arrearage	\$7,634.48	\$7,634.48	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$71,486.48	\$71,486.48	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,059.16	\$4,002.23	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,486.29</u>	
Disbursements to Creditors	<u>\$75,488.71</u>	
TOTAL DISBURSEMENTS :		<u>\$80,975.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2010

By: /s/ David M Howe

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.